



2010 CITY/COUNTY HOUSING EXPO



Free To The Public!

Veterans Memorial Hall, 649 San Benito Street, Hollister, Ca. 95023

Foreclosure Prevention ♦ Thursday, February 25th, 2010 ♦ 9:00 a.m. – 5:00 p.m.

“Having Trouble With Your Mortgage Payments? Want To Know If You Qualify For A Loan Modification?

The following organizations will be on-site to provide **bilingual (English & Spanish)** assistance in a confidential and private setting to get the paperwork and process started for a potential Loan Modification or Repayment Plan:

Chase ♦ Bank of America ♦ Wells Fargo ♦ HUD-Approved Foreclosure Counselor's (for all homeowner's who have a Mortgage or Home Equity Line of Credit (HELOC) with any other lender)

Received A Notice of Default or Trustee Sales? Have A Short-Sale or Tax Question?

Legal Aid (Real Estate Attorneys) and Certified Public Accountants (C.P.A.'s) will provide information and presentations covering the Foreclosure Process, Renter's Rights, Predatory Lending, Loan Modifications, Short-Sales and Tax Consequences.

Homebuyer Opportunities ♦ Friday, February 26th, 2010 ♦ 3:00 p.m. – 7:00 p.m.

“Don't Know Where To Start? Want To Take Advantage Of Current Programs And Incentives?”

The following organizations will provide **bilingual (English & Spanish)** information and presentations covering Down Payment Assistance Programs, Credit, Homebuyer Process, Conventional and Government Loan Programs and Tax Credit Information.

City/County Housing Departments ♦ California Housing Finance Agency (CalHFA)

♦ United States Department of Agriculture (USDA) ♦ Chase ♦ Bank of America ♦ Wells Fargo ♦ C.P.A.'s

Call For Details! Walk-Ins Welcome; RSVP Recommended, Please Contact:

Maria Mendez, City of Hollister Redevelopment Agency
831.636.4316 x 10 (Phone); maria.mendez@hollister.ca.gov (E-mail)
<http://hollister.ca.gov/Site/html/gov/office/housing.asp> (Website)

**See Page 2
Checklist!**





2010 CITY/COUNTY HOUSING EXPO



**FOR DAY 1- FORECLOSURE PREVENTION
THURSDAY, FEBRUARY 25TH, 2010**

PLEASE BRING COPIES!! TO THE EVENT

The checklist below is recommended by most Lenders and HUD-Approved Foreclosure Counselors.

*Please **provide copies!!** of the following information for review.*

- ☐ **Write and bring a detailed Hardship Letter, signed and dated**
i.e. In this letter explain what happened and why you need loan modification or repayment plan
- ☐ **Supporting Hardship Information**
i.e. Letter of Termination, layoff notice, letter from doctor, medical documentation, etc...
- ☐ **Deed of Trust**
If not sure, bring your original loan documentation for current loan
- ☐ **Promissory Note and all Riders**
If not sure, bring your original loan documentation for current loan
- ☐ **Most Recent Mortgage Statement**
For first and second lien/loan, Home Equity Line of Credit
- ☐ **Bank Statements for the last two months**
All borrowers
- ☐ **Proof of income – payroll stubs for all borrowers**
2 months of consecutive pay stubs
- ☐ **Proof of income – Award Letter for verification of income**
Including child support or spousal support, retirement, SSI, disability, EDD, rental contracts, etc...
- ☐ **Proof of income – Only if self-employed**
Current year to date – profit and loss statements for the last three months
- ☐ **Tax Returns for 2007 and 2008**
- ☐ **All schedules and W2's for the last two years**
If not filed, a letter stating why you did not file income taxes that year
- ☐ **Property Tax Bill**
Most recent
- ☐ **Proof of Homeowners Insurance**
Need Insurance Declaration
- ☐ **Recent Past Due Letter of Correspondence from Lender(s)**
Including notice of default or trustee sale notice (If more than four months delinquent)
- ☐ **Copy of Drivers License or ID for borrowers requesting services**

